

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: DEVIN K. ITJEN	§	Case No. 5:19-bk-04938
GLORIA ADRIANA ITJEN	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/19/2019.
- 2) The plan was confirmed on 04/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/12/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,232.00.
- 10) Amount of unsecured claims discharged without full payment: \$107,859.81.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 60,495.95	
Less amount refunded to debtor(s)	\$ 5.95	
<b>NET RECEIPTS</b>		<b>\$ 60,490.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,482.20	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 8,482.20</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	8,185.08	8,185.08	8,185.08	4,880.73	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	3,677.65	3,677.65	3,677.65	2,192.96	0.00
RESURGENT CAPITAL SERVICES	Uns	11,179.00	11,179.42	11,179.42	6,666.23	0.00
RESURGENT CAPITAL SERVICES	Uns	2,568.66	2,568.66	2,568.66	1,531.68	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	5,531.93	5,531.93	5,531.93	3,298.66	0.00
CHASE BANK USA	Uns	3,161.89	3,161.89	3,161.89	1,885.42	0.00
CAPITAL ONE AUTO FINANCE	Sec	9,129.22	8,850.30	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	13,335.13	13,167.48	0.00	0.00	0.00
BECKET & LEE	Uns	0.00	1,154.01	1,154.01	688.13	0.00
AMERICAN INFOSOURCE	Uns	0.00	401.29	401.29	239.29	0.00
BECKET & LEE	Uns	2,059.07	2,059.07	2,059.07	1,227.81	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	4,437.02	4,437.02	2,645.77	0.00
QUANTUM3 GROUP, LLC	Uns	2,519.46	2,519.46	2,519.46	1,502.34	0.00
MIDLAND CREDIT MGMT;	Uns	5,047.26	4,916.42	4,916.42	2,931.63	0.00
MIDLAND CREDIT MGMT;	Uns	6,709.37	6,709.37	6,709.37	4,000.76	0.00
QUANTUM3 GROUP, LLC	Uns	1,006.74	1,069.17	1,069.17	637.54	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	427.43	427.43	254.87	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	863.01	981.82	981.82	585.46	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	629.13	629.13	375.15	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,227.24	1,293.94	1,293.94	771.57	0.00
WELLS FARGO	Uns	9,695.32	9,695.32	9,695.32	5,781.27	0.00
AIS INFSOURCE, LP	Uns	5,671.06	5,468.52	5,468.52	3,260.85	0.00
SYNCHRONY BANK	Uns	0.00	4,717.29	4,717.29	2,812.89	0.00
TD BANK	Uns	3,281.22	3,539.33	3,539.33	2,110.48	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
CHAPTER HOLDINGS LLC	Uns	0.00	150.00	150.00	89.45	0.00
MORRISTOWN MEDICAL CENTER	Uns	0.00	518.47	518.47	0.02	0.00
NEWTON MEDICAL CENTER	Uns	0.00	795.49	795.49	0.00	0.00
NEWTON MEDICAL CENTER	Uns	0.00	795.49	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	217,854.00	219,619.16	1,636.84	1,636.84	0.00
ACCESS PT	Uns	160.00	NA	NA	0.00	0.00
ATLANTIC HEALTH SYSTEM	Uns	1,858.71	NA	NA	0.00	0.00
CITI	Uns	4,547.86	NA	NA	0.00	0.00
CITIBANK	Uns	13,245.33	NA	NA	0.00	0.00
CITICARDS	Uns	2,606.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	10,527.74	NA	NA	0.00	0.00
COMENITY BANK	Uns	379.72	NA	NA	0.00	0.00
COMENITY BANK	Uns	576.69	NA	NA	0.00	0.00
COMENITY BANK	Uns	9,094.16	NA	NA	0.00	0.00
COMMONWEALTH HEALTH	Uns	246.75	NA	NA	0.00	0.00
EMERG PHYS OF TIDEWATER	Uns	141.65	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Uns	2,628.00	NA	NA	0.00	0.00
HAMPTON ROAD RADIOLOGY	Uns	41.00	NA	NA	0.00	0.00
KOHL'S CAPITAL ONE	Uns	1,095.31	NA	NA	0.00	0.00
MACYS	Uns	3,677.65	NA	NA	0.00	0.00
MORRISTOWN ER MED	Uns	1,925.00	NA	NA	0.00	0.00
MORRISTOWN ER MED ASSOC	Uns	50.42	NA	NA	0.00	0.00
MOUNTAIN LAUREL SURGERY	Uns	1,440.00	NA	NA	0.00	0.00
NEWTOWN MEDICAL CENTER	Uns	2,541.03	NA	NA	0.00	0.00
NORTHEASTERN	Uns	150.00	NA	NA	0.00	0.00
ORGAN ER SERVICES	Uns	566.97	NA	NA	0.00	0.00
PAYPAL CREDIT	Uns	5,024.74	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PA PHYS SERVICES	Uns	85.00	NA	NA	0.00	0.00
PREMIER HEALTH ASSOCIATES	Uns	110.80	NA	NA	0.00	0.00
RADIOLOGIC ASSOCIATES	Uns	124.29	NA	NA	0.00	0.00
SENTARA HEALTHCARE	Uns	274.57	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	2,983.00	NA	NA	0.00	0.00
TD BANK/TARGET	Uns	2,967.00	NA	NA	0.00	0.00
THE RADIOLOGY GROUP	Uns	3,374.20	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,636.84	\$ 1,636.84	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 1,636.84	\$ 1,636.84	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 85,787.18	\$ 50,370.96	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 8,482.20	
Disbursements to Creditors	\$ 52,007.80	
<b>TOTAL DISBURSEMENTS:</b>		\$ 60,490.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/09/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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